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SUBJECT: JORDAN--SURVEY SHOWS IRAQI REFUGEE WEALTH MORE  
MYTH THAN REALITY

¶1. (SBU) Summary: A draft UNICEF/Save The Children study due for 2009 release will challenge the myth of the affluent Iraqi refugee. The notion that Iraqis in Jordan are well off and so do not deserve assistance persists despite growing evidence that Iraqis are in worsening economic and social circumstances. The myth began in the Jordanian press, where journalists blamed the rising cost of living in Jordan on the arrival of what many presumed to be 750,000 Iraqis. In truth, since 2003 many Iraqis have arrived in difficult circumstances. The majority of Iraqis in Jordan will be dependent on humanitarian assistance for the foreseeable future. End Summary.

#### Survey Results on Who Refugees Are

¶2. (SBU) UNICEF and Save The Children completed a survey of 1,200 Iraqi refugee households in 2008. The survey is scheduled for release later this year. It gives the first complete profile of those Iraqis in Jordan who have sought international assistance. The sample group was carefully selected to represent a geographic and demographic cross section of Iraqi residents in Jordan. Over 76 percent of Iraqis surveyed lived in Greater Amman. The average household had 4.5 members. Households with children under 18 years made up 52 percent of those surveyed. Eighty-nine percent had at least one family member who was completing secondary school in Jordan. Males made up only 47.5 percent of the working aged (18-59 yrs) population. Twenty percent of the households were headed by females. Seventy-seven percent arrived in Jordan after 2003 as a result of the current conflict in Iraq; the largest proportion arrived in 2006, presumably after the increase in sectarian violence following the bombing of the Samarra mosque.

#### Illegal Labor, Working Youth

¶3. (SBU) All families surveyed showed a high level of dependency on outside income. Thirty-two percent reported charity as an income source. Remittances from Iraq made up a significant income source for 42 percent of those surveyed. Seventy-seven percent of the households were registered with UNHCR, and these were the neediest Iraqi families. The mean income of Iraqis registered with UNHCR was USD 420 per month (300 JD) compared to USD 1,260 (900 JD) for those not registered with UNHCR. Overall 53.5 percent reported they received income from the labor of at least one family member. Mean expenditures for the Iraqi families were highest in Amman averaging about USD 1,000 per month (708 JD). Outside Amman the mean expenditures per family reached USD 650 (465 JD).

¶4. (SBU) Middle class Iraqis who arrived here since 2003 have seen their personal wealth depleted and their economic prospects limited by government restrictions on work and economic opportunities. Income comes at a high cost, as children leave secondary school to seek illegal employment in low-paying, illegal jobs for small wages and under constant

threat of exploitation. Wealthy Iraqis, many with long-standing property and economic ties to Jordan, do not seek international assistance. Fourteen percent of households arriving before 2003 live below the Jordanian poverty line of USD 550 (392 JD) compared to 8 percent of those who arrived after 2003. This suggests early arrivals have exhausted their resources in the last five years. Additionally, those who arrived after 2003 are considered prima facie refugees under UNHCR guidelines and thus eligible for refugee assistance.

15. (SBU) At the primary-school level, Iraqi enrollment rates are high in Jordan, exceeding 90 percent for boys and 88 percent for girls. In secondary schools the enrollment numbers are much lower, with only 75 percent of school-aged children enrolled in schools. When asked why children were not attending secondary school, the surveyed households refused to respond. The survey showed that families with the lowest income were almost four times more likely not to send children to secondary school. It is reasonable to assume that many, if not all, of the children not in secondary school are working in Jordan.

16. (SBU) Comment: Surveyed Iraqis are not wealthy, and those who arrived with significant means have depleted their funds while in Jordan. Employment, while a valid means to cope with impoverishment, presents protection challenges for Jordan and UNHCR, as adolescents enter the workforce without the protection of legal status. Dissuading parents from turning to child labor requires adequate humanitarian assistance. If that assistance does not offset the cost of living, Iraqis--starting with the most vulnerable--will be

AMMAN 00000806 002 OF 002

channeled into increasingly risky coping mechanisms.

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